



Order Filed on March 19, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Law Offices of Kevin Fayette, LLC
1675 Whitehorse-Mercerville Road
Suite 204
Hamilton, NJ 08619

In Re:

Joseph M. Wolk

Debtor(s)

Case No.: 20-14695

Chapter: 13

Judge: JNP

**ORDER ON MOTION FOR AUTHORIZATION
TO ENTER INTO COVID 19 LOAN MODIFICATION AGREEMENT
(CHAPTER 13)**

The relief set forth on the following page is **ORDERED**.

DATED: March 19, 2021

A handwritten signature in black ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

The Court having reviewed the Motion for Authorization to Enter into Covid 19 Loan Modification Agreement filed on March 4, 2021, as to the First mortgage [enter first, second, third, etc.] concerning real property located at 41 Augusta Lane Blackwood, NJ 08012, and the Court having considered any objections filed to such motion, it is hereby ORDERED that:

☒ The debtor is authorized to enter into the Covid 19 Loan Modification Agreement.

1) The Covid 19 Loan Modification Agreement must be fully executed no later than 14 days from the date of this order. If it is not, the secured creditor, within 14 days thereafter, must file with the Court and serve on the debtor, debtor's attorney, if any, and the standing trustee a Certification indicating why the agreement was not fully executed. A response by the debtor, if any, must be filed and served within 7 days of the filed date of the secured creditor's Certification; and

2) Upon the filing of the Certification required above, and absent a response from the debtor, the standing trustee may disburse to the secured creditor all funds held or reserved relating to its claim. Absent the filing of the Certification within the time frame set forth above, the standing trustee will disburse funds on hand to other creditors pursuant to the provisions of the confirmed Plan and any proof of claim filed in this case with respect to the mortgage is deemed modified and incorporated into the Covid 19 Loan Modification Agreement; and

- 3) A. The due date of the 1st payment will be adjusted to bring the mortgage current and waive any late charges.
- B. Payments are due on the 1st of each month, starting March 1, 2021.
- C. Payments will be made in the amount of \$ 1,711.33. The payment breakdown will be as follows: Principle and interest total \$821.60, while escrow totals 889.73.
- D. The repayment of the deferred amount will be due when the mortgage is paid off, the home is sold or refinanced.
- E. The principal and interest will not change, but there may be a change in the escrow amount that could result in an adjusted payment.
- F. There are no processing fee's for this payment refferal.

4) Check one:

☒

There is no order requiring the debtor to cure post-petition arrears through the Plan; or

☐

Post-petition arrears are capitalized into the COVID 19 loan modification agreement, and the Order filed on _____ requiring the Standing Trustee to make payments based on the arrearage is vacated as of the date of this order; or

☐

Post-petition arrears have not been capitalized into the COVID 19 loan modification agreement, and the Standing Trustee will continue to make payments to the secured creditor based on the Order filed on _____; and

5) If fees and costs related to loss mitigation/loan modification are sought by the debtor's attorney, an Application for Compensation in compliance with D.N.J. LBR 2016-1 must be filed.

☐

The Motion for Authorization to Enter into Covid 19 Loan Modification Agreement is denied.

In re:
Joseph M. Wolk
Debtor

Case No. 20-14695-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Mar 19, 2021

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2021:

Recip ID	Recipient Name and Address
db	+ Joseph M. Wolk, 41 Augusta Lane, Blackwood, NJ 08012-5551

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kevin C. Fayette	on behalf of Debtor Joseph M. Wolk kfayette@kevinfayette.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5